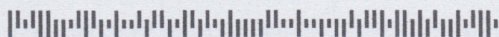


Midland
Credit
Management™350 Camino De La Reina
Suite 100
San Diego, CA 92108

10/7/2019

Maureen Debiase

Montclair, NJ 07042-3106



P9 T60 021



Original Creditor

CAPITAL ONE BANK (USA), N.A.

Current Owner

Midland Credit Management, Inc.

Original Account Number

xxxxxxxxxxxx0513

MCM Account Number

9916

Current Balance

\$2,981.19

You are pre-approved for a 10% discount!

Reply Now MidlandCredit.com
or call [877-653-5260](tel:877-653-5260) by 11/6/2019

Choose The Option That Works For You.

RE CAPITAL ONE BANK (USA), N.A.

Dear Maureen,

Congratulations! You have been pre-approved for a discount program designed to save you money. Act now to maximize your savings and put this debt behind you. Pay today at MidlandCredit.com or call 877-653-5260 now.

Option 1*:	10% off	You Pay Only
Payment Due Date:	11/6/2019	\$2,683.07

Option 2**:	5% off	6 Monthly Payments of Only
First Payment Due Date:	11/6/2019	\$472.02

Option 3:	Monthly Payments As Low As	\$50 per month
Call today to discuss your options and get more details.		

If these options don't work for you, call one of our Account Managers to help you set up a payment plan that does.

Sincerely,

Tim Bolin

Division Manager

*To take advantage of Option 1, log in to MidlandCredit.com, choose "MAKE A PAYMENT" and follow the on-screen instructions. You may also call 877-653-5260.

**Option 2 is only available by calling 877-653-5260.

Benefits of
Paying!

- Save up to \$298.12
- Offer Expiration date:
11/6/2019

MidlandCredit.com**877-653-5260**

Hours of Operation

Mon-Fri: 8am - Midnight ET

Sat-Sun: 8am - 7:30pm ET

We are not obligated to renew any offers provided.

**MidlandCredit.com****877-653-5260**Midland Credit Management, Inc.
PO Box 301030
Los Angeles, CA 90030-1030

PLEASE SEE REVERSE SIDE FOR IMPORTANT DISCLOSURE INFORMATION

00000297